

IN THE CLAIMS:

Please cancel Claims 796-798, without prejudice, please add new Claims 821-823, and please amend Claims 544, 546, 560, 562, 565, 567, 568, 582, 583, 584, 601, 603, 616, 617, 619, 622, 624, 625, 638, 639, 640, 641, 658, 659, 660, 661, 670, 687, 689, 690, 708, 709, 710, 716, 719, 723, 736, 738, 739, 759, 761, 770, 772, 781, 782, and 809 as provided in the following Listing of Claims:

Listing of Claims:

Claims 1-543. (Canceled)

Claim 544. (Currently Amended) A computer-implemented method, comprising:

receiving information regarding a selection of an employee benefit, wherein an employee or a benefit beneficiary is previously enrolled in the employee benefit or an employee or a benefit beneficiary is provided with the employee benefit without enrolling in the employee benefit, wherein the information regarding a selection of an employee benefit is

received via, on, or over, at least one of the Internet and the World Wide Web;

processing the information regarding a selection of the employee benefit with a first processing device, wherein the first processing device is a computer or a computer system which is accessed via, on, or over, at least one of the Internet and the World Wide Web or which operates on or over at least one of the Internet and the World Wide Web;

receiving a request for an employee benefit or a claim for an employee benefit, wherein the request for an employee benefit or the claim for an employee benefit is received via, on, or over, at least one of the Internet and the World Wide Web;

processing the request for an employee benefit or the claim for an employee benefit with the first processing device or with a second processing device using employee benefit information or employee benefits information ~~stored in a database or a memory device~~, wherein the second processing device is a computer or a computer system which is accessed via, on, or over, at least one of the Internet and the World Wide Web or which operates on or over at least one of the

Internet and the World Wide Web, wherein the employee benefit information or the employee benefits information comprises information regarding the employee and at least one of vacation time information, personal time information, and sick time information, and at least one of ~~healthcare~~ health insurance information, disability insurance information, life insurance information, employee discount information, buying service information, tuition reimbursement information, educational assistance program information, in-house training information, child care program information, day care program information, and stock option information;

determining with the first processing device or with the second processing device whether the employee benefit requested in the request for an employee benefit or the claim for an employee benefit is to be provided;

generating a message in response to the request for an employee benefit or the claim for an employee benefit, wherein the message is generated by the first processing device or by the second processing device, and further wherein the message contains information indicating that at least one of ~~a vacation time benefit, a personal time benefit, a sick time benefit,~~ a health insurance benefit, a disability insurance benefit, a

life insurance benefit, an employee discount benefit, a buying service benefit, a tuition reimbursement benefit, an educational assistance program benefit, an in-house training benefit, a child care program benefit, a day care program benefit, and a stock option benefit, is provided or will be provided in response to the request for an employee benefit or the claim for an employee benefit; and

transmitting the message to a communication device associated with at least one of the employee, the benefit beneficiary, an employer, and a benefit administrator, wherein the message is transmitted to the communication device via, on, or over, at least one of the Internet and the World Wide Web.

Claim 545. (Canceled)

Claim 546. (Currently Amended) The computer-implemented method of Claim 544, further comprising:

providing the employee benefit requested or claimed in the request for an employee benefit or the claim for an employee benefit if the message contains information indicating that the at least one of ~~a vacation time benefit, a personal time benefit, a sick time benefit,~~ a health insurance benefit,

a disability insurance benefit, a life insurance benefit, an employee discount benefit, a buying service benefit, a tuition reimbursement benefit, an educational assistance program benefit, an in-house training benefit, a child care program benefit, a day care program benefit, and a stock option benefit, will be provided.

Claim 547. (Previously Presented) The computer-implemented method of Claim 544, further comprising:

processing information regarding a registration for a second employee benefit or a subscription to a second employee benefit.

Claim 548. (Previously Presented) The computer-implemented method of Claim 544, further comprising:

processing a request for a status of the request for an employee benefit or the claim for an employee benefit;

generating a second message in response to the request for a status of the request for an employee benefit or the claim for an employee benefit; and

transmitting the second message to the communication device or to a second communication device associated with the at least one of the employee, the benefit beneficiary, an employer, and a benefit administrator.

Claim 549. (Previously Presented) The computer-implemented method of Claim 544, further comprising:

processing information regarding a purchase of an enhanced employee benefit or an upgraded employee benefit.

Claim 550. (Previously Presented) The computer-implemented method of Claim 544, further comprising:

processing information regarding a purchase of a second employee benefit or a purchase of at least one of a good, a product, and a service, pursuant to a second employee benefit.

Claim 551. (Previously Presented) The computer-implemented method of Claim 544, further comprising:

processing information regarding a change to the employee benefit or to a second employee benefit.

Claim 552. (Canceled)

Claim 553. (Previously Presented) The computer-implemented method of Claim 544, wherein the communication device is at least one of a telephone, a handheld computer, and a personal communication device.

Claim 554. (Previously Presented) The computer-implemented method of Claim 544, wherein the communication device is a television or an interactive television.

Claim 555. (Previously Presented) The computer-implemented method of Claim 544, wherein the communication device is a wireless device.

Claim 556. (Previously Presented) The computer-implemented method of Claim 544, wherein the communication device is a kiosk.

Claim 557. (Canceled)

Claim 558. (Previously Presented) The computer-implemented method of Claim 544, wherein the computer-

implemented method is also performed or utilized on or over an intranet.

Claim 559. (Previously Presented) The computer-implemented method of Claim 544, wherein the first processing device or the second processing device is at least one of a central processing unit, a computer in a network, a server computer, and an Internet server computer.

Claim 560. (Currently Amended) The computer-implemented method of Claim 544, wherein the employee benefit information or the employee benefits information is at least one of automatically updated and automatically updated in real-time.

Claim 561. (Canceled)

Claim 562. (Currently Amended) The computer-implemented method of Claim 544, wherein the employee benefit information or the employee benefits information is associated with an independent contractor relationship.

Claim 563. (Previously Presented) The computer-implemented method of Claim 544, further comprising:



processing information regarding a purchase pursuant to an employee discount benefit or a buying service benefit.

Claim 564. (Previously Presented) The computer-implemented method of Claim 544, further comprising:

processing information regarding a registration for a class or a course.

Claim 565. (Currently Amended) The computer-implemented method of Claim 544, further comprising:

processing information regarding at least one of a selection of a primary care provider, a request for a referral authorization for a specialist, a status of a ~~healthcare~~ health insurance claim, a purchase of a ~~healthcare~~ health insurance benefit, a change in a ~~healthcare~~ health insurance coverage, a status of a disability insurance claim, a purchase of a disability insurance benefit, a change in a disability insurance coverage, a status of a life insurance claim, a purchase of a life insurance benefit, and a change in a life insurance coverage.

Claim 566. (Previously Presented) The computer-implemented method of Claim 544, further comprising:

processing information regarding at least one of a placing of an order with a goods provider or a service provider, a registration with a goods provider or a service provider, a subscription to a goods provider or a service provider, and a status of a pending order.

Claim 567. (Currently Amended) The computer-implemented method of Claim 544, further comprising:

providing information to the employer regarding a transaction between the employee or a second employee and at least one of a ~~healthcare~~ health insurance benefit provider, a disability insurance benefit provider, and a life insurance benefit provider.

Claim 568. (Currently Amended) The computer-implemented method of Claim 544, wherein the first processing device or the second processing device is at least one of an employer computer, a ~~healthcare~~ health insurance provider computer, a disability insurance provider computer, a life insurance provider computer, a credit union or banking services provider

computer, a pension benefit provider computer, a retirement benefit provider computer, and an employee discount provider computer or is linked to at least one of an employer computer, a ~~healthcare~~ health insurance provider computer, a disability insurance provider computer, a life insurance provider computer, a credit union or banking services provider computer, a pension benefit provider computer, a retirement benefit provider computer, and an employee discount provider computer.

Claim 569. (Previously Presented) The computer-implemented method of Claim 544, further comprising:

processing information regarding at least one of accessing a credit union account balance or a bank account balance, authorizing or terminating a payroll deduction, ordering a check or checks, making a payment, stopping a payment, applying for a loan or a mortgage, purchasing a certificate of deposit or a bond, providing financial advice, providing information regarding a benefit offered by a credit union or a banking service provider, providing information regarding a special rate loan offered to an employee or employees, applying for a mortgage, purchasing at least one of a stock, a bond, and a mutual fund, providing a forecast for a savings account, providing information regarding a company

stock purchase made through a company-sponsored plan, and providing information regarding a savings bond purchasing plan.

Claim 570. (Previously Presented) The computer-implemented method of Claim 544, further comprising:

storing information regarding at least one of a benefit, a benefit package, and a benefit pricing, provided by a benefit provider, and information regarding a requirement for a benefit or a need for a benefit associated with the employer, a second employer, the employee or a second employee;

processing the information regarding the at least one of a benefit, a benefit package, and a benefit pricing, with the information regarding a requirement for a benefit or a need for a benefit;

identifying a benefit provider for providing at least one of a benefit and benefit information for the requirement for a benefit or for the need for a benefit;

generating a second message containing information regarding the benefit provider, wherein the second message

contains information regarding at least one of a benefit, a benefit package, and a benefit pricing, provided by the benefit provider; and

transmitting the second message to the communication device or to a second communication device associated with at least one of the employer, a second employer, the employee, and a second employee.

Claim 571. (Previously Presented) The computer-implemented method of Claim 544, further comprising:

receiving a request for employee benefit information;

processing the request for employee benefit information;

generating a second message in response to the request for employee benefit information; and

transmitting the second message to the communication device or to a second communication device associated with at least one of the employee, the benefit beneficiary, the employer, a benefit administrator, and a second employee.

Claim 572. (Previously Presented) The computer-implemented method of Claim 571, wherein the second message contains a link or a hyperlink to a computer associated with the first processing device or with the second processing device or to a computer associated with a benefit provider.

Claims 573-581. (Canceled)

Claim 582. (Currently Amended) The computer-implemented method of Claim 571, wherein the second message contains a link to a computer associated with at least one of a ~~healthcare~~ health insurance benefit provider, a disability insurance benefit provider, a life insurance benefit provider, a pension benefit provider, a retirement benefit provider, an employee discount benefit provider, and a buying service benefit provider.

Claim 583. (Currently Amended) The computer-implemented method of Claim 544, wherein the employee benefit information or the employee benefits information further comprises information regarding an employee benefit associated with the employee, wherein the employee benefit exists from a previous employment relationship with a previous employer and is maintained by the employee in a current employment

relationship with the employer, wherein the employee benefit from the previous employment relationship is paid for or provided at least in part by the employer pursuant to the current employment relationship and is included in employee benefits provided to the employee by the employer.

Claim 584. (Currently Amended) The computer-implemented method of Claim 544, wherein the employee benefit information or the employee benefits information further comprises information regarding an individual benefits account, wherein the individual benefits account exists independently of an employment relationship with the employer.

Claim 585. (Previously Presented) The computer-implemented method of Claim 544, further comprising:

processing information for pooling employees from a plurality of employers to obtain an employee benefit or employee benefits for the employees of the plurality of employers.

Claim 586. (Previously Presented) The computer-implemented method of Claim 544, further comprising:

providing information to the employer regarding a transaction between the employee and a benefit provider.

Claim 587. (Previously Presented) The computer-implemented method of Claim 544, further comprising:

processing information for allowing the employee or a second employee to utilize monies or credits provided by the employer to obtain a second employee benefit from a benefit provider.

Claim 588. (Previously Presented) The computer-implemented method of Claim 544, further comprising:

processing information for utilizing an employer-provided at least one of a fund, money, and a credit, to create an individual benefits account, wherein the individual benefits account exists independently of an employment relationship with the employer.

Claim 589. (Previously Presented) The computer-implemented method of Claim 544, further comprising:



transmitting information regarding at least one of a change to a benefit, a change to a benefit account, an activity regarding a benefit account, an offering of a benefit, a posting of an offer to sell a benefit, an advertisement for a benefit, a posting of benefit information, a payment to a deferred income savings account or a pension account, and a payment of a benefit claim, to the communication device or to a second communication device associated with the at least one of the employee, the benefit beneficiary, an employer, and a benefit administrator.

Claim 590. (Previously Presented) The computer-implemented method of Claim 544, further comprising:

utilizing at least one of an intelligent agent, a software agent, and a mobile agent, at least one of to obtain information regarding at least one of a benefit, benefit information availability, a status of a benefit, a status of a benefit claim, and a benefit provider, to request a benefit or benefits information, to request a service, to purchase a good or a service, to perform an action for or on behalf of at least one of the employee, the benefit beneficiary, an employer, a benefit administrator, and a benefit provider, to report a finding or an action taken, and to purchase a benefit.

Claim 591. (Previously Presented) The computer-implemented method of Claim 544, further comprising:

transmitting at least one of a benefit request form, a benefit information request form, a claim submission form, and a claim status form, to the communication device or to a second communication device associated with the at least one of the employee, the benefit beneficiary, an employer, and a benefit administrator.

Claims 592-593. (Canceled)

Claim 594. (Previously Presented) The computer-implemented method of Claim 544, wherein the message is contained in or transmitted in at least one of a facsimile transmission, a telephone call, a telephone message, a voice message, a pager message, and a beeper message.

Claim 595. (Previously Presented) The computer-implemented method of Claim 544, further comprising:

utilizing at least one of an electronic power of attorney form, an electronic authorization, an electronic signature, and a digital signature, to file at least one of a

medical claim form, a dental claim form, a healthcare claim form, an insurance claim form, a financial transaction form, a financial claim form, a goods order form or a service order form, and a benefit request form.

Claim 596. (Previously Presented) The computer-implemented method of Claim 544, wherein the message is transmitted to the communication device in real-time.

Claim 597. (Previously Presented) The computer-implemented method of Claim 544, further comprising:

effectuating a payment pursuant to the employee benefit in response to the request for an employee benefit or the claim for an employee benefit or effectuating a payment pursuant to a second employee benefit in response to a second request for an employee benefit or a second claim for an employee benefit.

Claim 598. (Previously Presented) The computer-implemented method of Claim 544, wherein the computer-implemented method is performed or utilized on or over a cable television network.

Claim 599. (Previously Presented) The computer-implemented method of Claim 544, wherein the request for an employee benefit or the claim for an employee benefit is transmitted from the communication device or from a second communication device associated with the at least one of the employee, the benefit beneficiary, an employer, and a benefit administrator.

Claim 600. (Canceled)

Claim 601. (Currently Amended) A computer-implemented method, comprising:

receiving information regarding a selection of an employee benefit, wherein an employee or a benefit beneficiary is previously enrolled in the employee benefit or an employee or a benefit beneficiary is provided with the employee benefit without enrolling in the employee benefit, wherein the information regarding a selection of an employee benefit is received via, on, or over, at least one of the Internet and the World Wide Web;

processing the information regarding a selection of the employee benefit with a first processing device, wherein the

first processing device is a computer or a computer system which is accessed via, on, or over, at least one of the Internet and the World Wide Web or which operates on or over at least one of the Internet and the World Wide Web;

receiving a request for an employee benefit or a claim for an employee benefit, wherein the request for an employee benefit or the claim for an employee benefit is received via, on, or over, at least one of the Internet and the World Wide Web;

processing the request for an employee benefit or the claim for an employee benefit with the first processing device or with a second processing device using employee benefit information or employee benefits information ~~stored in a database or a memory device~~, wherein the second processing device is a computer or a computer system which is accessed via, on, or over, at least one of the Internet and the World Wide Web or which operates on or over at least one of the Internet and the World Wide Web, wherein the employee benefit information or the employee benefits information comprises information regarding the employee and at least one of pension benefit information and retirement benefit information, at least one of ~~healthcare~~ health insurance information,

disability insurance information, and life insurance information, and ~~at least one of vacation time information, personal time information,~~ sick time information, credit union benefit information, employee stock ownership benefit information, profit sharing benefit information, employee discount information, buying service information, tuition reimbursement information, educational assistance program information, in-house training information, child care program information, day care program information, and stock option information;

determining with the first processing device or with the second processing device whether the employee benefit requested in the request for an employee benefit or the claim for an employee benefit is to be provided;

generating a message in response to the request for an employee benefit or the claim for an employee benefit, wherein the message is generated by the first processing device or by the second processing device, and further wherein the message contains information indicating that at least one of ~~a pension benefit, a retirement benefit,~~ a health insurance benefit, a disability insurance benefit, a life insurance benefit, a ~~vacation time benefit, a personal time benefit,~~ a sick time

benefit, a credit union benefit, an employee stock ownership benefit, a profit sharing benefit, an employee discount benefit, a buying service benefit, a tuition reimbursement benefit, an educational assistance program benefit, an in-house training benefit, a child care program benefit, a day care program benefit, and a stock option benefit, is provided or will be provided in response to the request for an employee benefit or the claim for an employee benefit; and

transmitting the message to a communication device associated with at least one of the employee, the benefit beneficiary, an employer, and a benefit administrator, wherein the message is transmitted to the communication device via, on, or over, at least one of the Internet and the World Wide Web.

Claim 602. (Canceled)

Claim 603. (Currently Amended) The computer-implemented method of Claim 601, further comprising:

providing the employee benefit requested or claimed in the request for an employee benefit or the claim for an employee benefit if the message contains information indicating

at least one of ~~a pension benefit, a retirement benefit,~~ a health insurance benefit, a disability insurance benefit, a life insurance benefit, ~~a vacation time benefit, a personal time benefit,~~ a sick time benefit, a credit union benefit, an employee stock ownership benefit, a profit sharing benefit, an employee discount benefit, a buying service benefit, a tuition reimbursement benefit, an educational assistance program benefit, an in-house training benefit, a child care program benefit, a day care program benefit, and a stock option benefit, is provided or will be provided.

Claim 604. (Previously Presented) The computer-implemented method of Claim 601, further comprising:

processing information regarding a registration for a second employee benefit or a subscription to a second employee benefit.

Claim 605. (Previously Presented) The computer-implemented method of Claim 601, further comprising:

processing a request for a status of the request for an employee benefit or the claim for an employee benefit;



generating a second message in response to the request for a status of the request for an employee benefit or the claim for an employee benefit; and

transmitting the second message to the communication device or to a second communication device associated with the at least one of the employee, the benefit beneficiary, an employer, and a benefit administrator.

Claim 606. (Previously Presented) The computer-implemented method of Claim 601, further comprising:

processing information regarding a purchase of an enhanced employee benefit or an upgraded employee benefit.

Claim 607. (Previously Presented) The computer-implemented method of Claim 601, further comprising:

processing information regarding a purchase of a second employee benefit or a purchase of at least one of a good, a product, and a service, pursuant to a second employee benefit.

Claim 608. (Previously Presented) The computer-implemented method of Claim 601, further comprising:

processing information regarding a change to the employee benefit or to a second employee benefit.

Claim 609. (Canceled)

Claim 610. (Previously Presented) The computer-implemented method of Claim 601, wherein the communication device is at least one of a personal computer, a laptop computer, a personal digital assistant, a telephone, a handheld computer, and a personal communication device.

Claim 611. (Previously Presented) The computer-implemented method of Claim 601, wherein the communication device is a television or an interactive television.

Claim 612. (Previously Presented) The computer-implemented method of Claim 601, wherein the communication device is a wireless device.

Claim 613. (Previously Presented) The computer-implemented method of Claim 601, wherein the communication device is a kiosk.

Claims 614-615. (Canceled)

Claim 616. (Currently Amended) The computer-implemented method of Claim 601, wherein the first processing device or the second processing device is at least one of a central processing unit, a computer in a network, a server computer, and an Internet server computer.

Claim 617. (Currently Amended) The computer-implemented method of Claim 601, wherein the employee benefit information or the employee benefits information is at least one of automatically updated and automatically updated in real-time.

Claim 618. (Canceled)

Claim 619. (Currently Amended) The computer-implemented method of Claim 601, wherein the employee benefit information or the employee benefits information is associated with an independent contractor relationship.

Claim 620. (Previously Presented) The computer-implemented method of Claim 601, further comprising:

processing information regarding a purchase pursuant to an employee discount benefit or a buying service benefit.

Claim 621. (Previously Presented) The computer-implemented method of Claim 601, further comprising:

processing information regarding a registration for a class or a course.

Claim 622. (Currently Amended) The computer-implemented method of Claim 601, further comprising:

processing information regarding at least one of a selection of a primary care provider, a request for a referral authorization for a specialist, a status of a ~~healthcare~~ health insurance claim, a purchase of a ~~healthcare~~ health insurance benefit, a change in a ~~healthcare~~ health insurance coverage, a status of a disability insurance claim, a purchase of a disability insurance benefit, a change in a disability insurance coverage, a status of a life insurance claim, a purchase of a life insurance benefit, and a change in a life insurance coverage.

Claim 623. (Previously Presented) The computer-implemented method of Claim 601, further comprising:

processing information regarding at least one of a placing of an order with a goods provider or a service provider, a registration with a goods provider or a service provider, a subscription to a goods provider or a service provider, and a status of a pending order.

Claim 624. (Currently Amended) The computer-implemented method of Claim 601, further comprising:

providing information to the employer regarding a transaction between the employee or a second employee and at least one of a ~~healthcare~~ health insurance benefit provider, a disability insurance benefit provider, and a life insurance benefit provider.

Claim 625. (Currently Amended) The computer-implemented method of Claim 601, wherein the first processing device or the second processing device is at least one of an employer computer, a ~~healthcare~~ health insurance provider computer, a disability insurance provider computer, a life insurance provider computer, a credit union or banking services provider computer, a pension benefit provider computer, a retirement benefit provider computer, and an employee discount provider computer or is linked to at least one of an employer computer,

a ~~healthcare~~ health insurance provider computer, a disability insurance provider computer, a life insurance provider computer, a credit union or banking services provider computer, a pension benefit provider computer, a retirement benefit provider computer, and an employee discount provider computer.

Claim 626. (Previously Presented) The computer-implemented method of Claim 601, further comprising:

processing information regarding at least one of accessing a credit union account balance or a bank account balance, authorizing or terminating a payroll deduction, ordering a check or checks, making a payment, stopping a payment, applying for a loan or a mortgage, purchasing a certificate of deposit or a bond, providing financial advice, providing information regarding a benefit offered by a credit union or a banking service provider, providing information regarding a special rate loan offered to an employee or employees, applying for a mortgage, purchasing at least one of a stock, a bond, and a mutual fund, providing a forecast for a savings account, providing information regarding a company stock purchase made through a company-sponsored plan, and providing information regarding a savings bond purchasing plan.

Claim 627. (Previously Presented) The computer-implemented method of Claim 601, further comprising:

storing information regarding at least one of a benefit, a benefit package, and a benefit pricing, provided by a benefit provider, and information regarding a requirement for a benefit or a need for a benefit associated with the employer, a second employer, the employee or a second employee;

processing the information regarding the at least one of a benefit, a benefit package, and a benefit pricing, with the information regarding a requirement for a benefit or a need for a benefit;

identifying a benefit provider for providing at least one of a benefit and benefit information for the requirement for a benefit or for the need for a benefit;

generating a second message containing information regarding the benefit provider, wherein the second message contains information regarding at least one of a benefit, a benefit package, and a benefit pricing, provided by the benefit provider; and

transmitting the second message to the communication device or to a second communication device associated with at least one of the employer, a second employer, the employee, and a second employee.

Claim 628. (Previously Presented) The computer-implemented method of Claim 601, further comprising:

receiving a request for employee benefit information;

processing the request for employee benefit information;

generating a second message in response to the request for employee benefit information; and

transmitting the second message to the communication device or to a second communication device associated with at least one of the employee, the benefit beneficiary, the employer, a benefit administrator, and a second employee.

Claim 629. (Previously Presented) The computer-implemented method of Claim 628, wherein the second message contains a link or a hyperlink to a computer associated with



the first processing device or the second processing device or to a benefit provider computer.

Claim 630. (Previously Presented) The computer-implemented method of Claim 601, wherein the message contains information indicating that at least one of a pension benefit and a retirement benefit is provided or will be provided.

Claim 631. (Canceled)

Claim 632. (Previously Presented) The computer-implemented method of Claim 601, wherein the message contains information indicating that at least one of a health insurance benefit, a disability insurance benefit, and a life insurance benefit, is provided or will be provided.

Claim 633. (Previously Presented) The computer-implemented method of Claim 601, wherein the message contains information indicating that at least one of a vacation time benefit, a personal time benefit, and a sick time benefit, is provided or will be provided.

Claim 634. (Previously Presented) The computer-implemented method of Claim 601, wherein the message contains

information indicating that at least one of a credit union benefit, an employee stock ownership benefit, and a profit sharing benefit, is provided or will be provided.

Claim 635. (Previously Presented) The computer-implemented method of Claim 601, wherein the message contains information indicating that at least one of an employee discount benefit, a buying service benefit, a child care program benefit, a day care program benefit, and a stock option benefit, is provided or will be provided.

Claim 636. (Previously Presented) The computer-implemented method of Claim 601, wherein the message contains information indicating that at least one of a tuition reimbursement benefit, an educational assistance program benefit, and an in-house training benefit, is provided or will be provided.

Claim 637. (Previously Presented) The computer-implemented method of Claim 601, further comprising:

providing a pension benefit or a retirement benefit or providing a payment pursuant to a pension benefit or a retirement benefit.

Claim 638. (Currently Amended) The computer-implemented method of Claim 628, wherein ~~the employee benefit information~~ ~~or~~ the second message contains information regarding at least one of an employee discount, a buying service, and a buying service which participates in an employee benefit program.

Claim 639. (Currently Amended) The computer-implemented method of Claim 628, wherein the second message contains a link to a computer associated with at least one of a ~~healthcare~~ health insurance benefit provider, a disability insurance benefit provider, a life insurance benefit provider, a pension benefit provider, a retirement benefit provider, an employee discount benefit provider, and a buying service benefit provider.

Claim 640. (Currently Amended) The computer-implemented method of Claim 601, wherein the employee benefit information or the employee benefits information further comprises information regarding an employee benefit associated with an employee, wherein the employee benefit exists from a previous employment relationship and is maintained by the employee in a current employment relationship with the employer, wherein the employee benefit from the previous employment relationship with a previous employer is paid for or provided at least in part by

the employer pursuant to the current employment relationship and is included in employee benefits provided to the employee by the employer.

Claim 641. (Currently Amended) The computer-implemented method of Claim 601, wherein the employee benefit information or the employee benefits information further comprises information regarding an individual benefits account, wherein the individual benefits account exists independently of an employment relationship with the employer.

Claim 642. (Previously Presented) The computer-implemented method of Claim 601, further comprising:

processing information for allowing the employee or a second employee to utilize monies or credits provided by the employer to obtain a second employee benefit from a benefit provider.

Claim 643. (Previously Presented) The computer-implemented method of Claim 601, further comprising:

providing information to a benefit provider regarding any employee who has upgraded a benefit or utilized at least

one of a benefit offer, an employee discount benefit, and a buying service benefit.

Claim 644. (Canceled)

Claim 645. (Previously Presented) The computer-implemented method of Claim 601, further comprising:

processing information for utilizing an employer-provided at least one of a fund, money, and a credit, to create an individual benefits account, wherein the individual benefits account exists independently of an employment relationship with the employer.

Claim 646. (Previously Presented) The computer-implemented method of Claim 601, further comprising:

transmitting information regarding at least one of a change to a benefit, a change to a benefit account, an activity regarding a benefit account, an offering of a benefit, a posting of an offer to sell a benefit, an advertisement for a benefit, a posting of benefit information, a payment to a deferred income savings account or a pension account, and a payment of a benefit claim, to the

communication device or to a second communication device associated with the at least one of the employee, the benefit beneficiary, an employer, and a benefit administrator.

Claim 647. (Previously Presented) The computer-implemented method of Claim 601, further comprising:

utilizing at least one of an intelligent agent, a software agent, and a mobile agent, at least one of to obtain information regarding at least one of a benefit, benefit information availability, a status of a benefit, a status of a benefit claim, and a benefit provider, to request benefit information, to request a service, to purchase a good or a service, to perform an action for or on behalf of at least one of the employee, the benefit beneficiary, an employer, a benefit administrator, and a benefit provider, to report a finding or an action taken, and to purchase a benefit.

Claim 648. (Previously Presented) The computer-implemented method of Claim 601, further comprising:

transmitting at least one of a benefit request form, a benefit information request form, a claim submission form, and a claim status form, to the communication device or to a second

communication device associated with the at least one of the employee, the benefit beneficiary, an employer, and a benefit administrator.

Claims 649-650. (Canceled)

Claim 651. (Previously Presented) The computer-implemented method of Claim 601, wherein the message is contained or transmitted in at least one of an electronic mail transmission, an electronic transmission, a facsimile transmission, a telephone call, a telephone message, a voice message, a pager message, and a beeper message.

Claim 652. (Previously Presented) The computer-implemented method of Claim 601, further comprising:

utilizing at least one of an electronic power of attorney form, an electronic authorization, an electronic signature, and a digital signature, to file at least one of a medical claim form, a dental claim form, a healthcare claim form, an insurance claim form, a financial transaction form, a financial claim form, a goods order form or a service order form, and a benefit request form.

Claim 653. (Previously Presented) The computer implemented method of Claim 601, wherein the message is transmitted to the communication device in real-time.

Claim 654. (Previously Presented) The computer-implemented method of Claim 601, further comprising:

effectuating a payment pursuant to the employee benefit in response to the request for an employee benefit or the claim for an employee benefit or effectuating a payment pursuant to a second employee benefit in response to a second request for an employee benefit or a second claim for an employee benefit.

Claim 655. (Previously Presented) The computer-implemented method of Claim 601, wherein the computer-implemented method is performed or utilized on or over a cable television network.

Claim 656. (Previously Presented) The computer-implemented method of Claim 601, wherein the request for an employee benefit or the claim for an employee benefit is transmitted from the communication device or from a second communication device associated with the at least one of the



employee, the benefit beneficiary, an employer, and a benefit administrator.

Claim 657. (Canceled)

Claim 658. (Currently Amended) A computer-implemented method, comprising:

receiving information regarding a selection of an employee benefit, wherein an employee or a benefit beneficiary is previously enrolled in the employee benefit or an employee or a benefit beneficiary is provided with the employee benefit without enrolling in the employee benefit, wherein the information regarding a selection of an employee benefit is received via, on, or over, at least one of the Internet and the World Wide Web;

processing the information regarding a selection of the employee benefit with a first processing device, wherein the first processing device is a computer or a computer system which is accessed via, on, or over, at least one of the Internet and the World Wide Web or which operates on or over at least one of the Internet and the World Wide Web;

receiving a first request for an employee benefit or a first claim for an employee benefit, wherein the first request for an employee benefit or the first claim for an employee benefit is received via, on, or over, at least one of the Internet and the World Wide Web;

processing the first request for an employee benefit or the first claim for an employee benefit with the first processing device or with a second processing device using employee benefit information or employee benefits information ~~stored in a database or a memory device~~, wherein the second processing device is a computer or a computer system which is accessed via, on, or over, at least one of the Internet and the World Wide Web or which operates on or over at least one of the Internet and the World Wide Web, wherein the employee benefit information or the employee benefits information comprises at least one of ~~healthcare~~ health insurance information, disability insurance information, life insurance information, credit union benefit information, employee stock ownership benefit information, and profit sharing benefit information, ~~and at least one of~~ employee discount information, buying service information, tuition reimbursement information, educational assistance program information, in-house training

information, child care program information, day care program information, and stock option information;

determining with the first processing device or with a the second processing device whether the employee benefit requested in the first request for an employee benefit or the first claim for an employee benefit is to be provided;

generating a first message in response to the first request for an employee benefit or the first claim for an employee benefit, wherein the first message is generated by the first processing device or by the second processing device, and further wherein the first message contains information indicating that at least one of a ~~healthcare~~ health insurance benefit, a disability insurance benefit, a life insurance benefit, a credit union benefit, an employee stock ownership benefit, a profit sharing benefit, an employee discount benefit, a buying service benefit, a tuition reimbursement benefit, an educational assistance program benefit, an in-house training benefit, a child care program benefit, a day care program benefit, and a stock option benefit, is provided or will be provided in response to the first request for an employee benefit or the first claim for an employee benefit; and

transmitting the first message to a communication device associated with at least one of the employee, the benefit beneficiary, an employer, and a benefit administrator, wherein the first message is transmitted to the communication device via, on, or over, at least one of the Internet and the World Wide Web;

receiving a second request for an employee benefit or a second claim for an employee benefit, wherein the second request for an employee benefit or the second claim for an employee benefit is made by the employee or by a second employee, and further wherein the second request for an employee benefit or the second claim for an employee benefit is a request or claim for at least one of a vacation time benefit, a personal time benefit, and a sick time benefit;

processing the second request for an employee benefit or the second claim for an employee benefit using at least one of vacation time information, personal time information, and sick time information;

generating a second message in response to the second request for an employee benefit or the second claim for an employee benefit, wherein the second message contains

information indicating that at least one of a vacation time benefit, a personal time benefit, and a sick time benefit, is provided or will be provided; and

transmitting the second message to the communication device or to a second communication device associated with at least one of the employee, the second employee, the benefit beneficiary, the employer, and a benefit administrator.

Claim 659. (Currently Amended) A computer-implemented method, comprising:

receiving information regarding a selection of an employee benefit, wherein an employee or a benefit beneficiary is previously enrolled in the employee benefit or an employee or a benefit beneficiary is provided with the employee benefit without enrolling in the employee benefit, wherein the information regarding a selection of an employee benefit is received via, on, or over, at least one of the Internet and the World Wide Web;

processing the information regarding a selection of the employee benefit with a first processing device, wherein the first processing device is a computer or a computer system

which is accessed via, on, or over, at least one of the Internet and the World Wide Web or which operates on or over at least one of the Internet and the World Wide Web;

receiving a first request for an employee benefit or a first claim for an employee benefit, wherein the first request for an employee benefit or the first claim for an employee benefit is received via, on, or over, at least one of the Internet and the World Wide Web;

processing the first request for an employee benefit or the first claim for an employee benefit with the first processing device or with a second processing device using employee benefit information or employee benefits information ~~stored in a database or a memory device~~, wherein the second processing device is a computer or a computer system which is accessed via, on, or over, at least one of the Internet and the World Wide Web or which operates on or over at least one of the Internet and the World Wide Web, wherein the employee benefit information or the employee benefits information comprises at least one of vacation time information, personal time information, sick time information, ~~healthcare insurance information, disability insurance information, and life insurance information~~, and at least one of employee discount

information, buying service information, tuition reimbursement information, educational assistance program information, in-house training information, child care program information, day care program information, credit union benefit information, employee stock ownership benefit information, profit sharing benefit information, and stock option information;

determining with the first processing device or with the second processing device whether the employee benefit requested in the first request for an employee benefit or the first claim for an employee benefit is to be provided;

generating a first message in response to the first request for an employee benefit or the first claim for an employee benefit, wherein the first message is generated by the first processing device or by the second processing device, and further wherein the first message contains information indicating that at least one of a vacation time benefit, a personal time benefit, a sick time benefit, a ~~healthcare insurance benefit, a disability insurance benefit, a life insurance benefit,~~ an employee discount benefit, a buying service benefit, a tuition reimbursement benefit, an educational assistance program benefit, an in-house training benefit, a child care program benefit, a day care program

benefit, a credit union benefit, an employee stock ownership benefit, a profit sharing benefit, and a stock option benefit, is provided or will be provided in response to the first request for an employee benefit or the first claim for an employee benefit; and

transmitting the first message to a communication device associated with at least one of the employee, the benefit beneficiary, an employer, and a benefit administrator, wherein the first message is transmitted to the communication device via, on, or over, at least one of the Internet and the World Wide Web;

receiving a second request for an employee benefit or a second claim for an employee benefit, wherein the second request for an employee benefit or the second claim for an employee benefit is made by the employee or by a second employee, and further wherein the second request for an employee benefit or the second claim for an employee benefit is a request or claim for at least one of a health insurance benefit, a disability insurance benefit, and a life insurance benefit;



processing the second request for an employee benefit or the second claim for an employee benefit using at least one of health insurance information, disability insurance information, and life insurance information;

generating a second message in response to the second request for an employee benefit or the second claim for an employee benefit, wherein the second message contains information indicating that at least one of a health insurance benefit, a disability insurance benefit, and a life insurance benefit, is provided or will be provided, or indicating that a payment pursuant to at least one of a health insurance benefit, a disability insurance benefit, and a life insurance benefit, is provided or will be provided; and

transmitting the second message to the communication device or to a second communication device associated with at least one of the employee, the second employee, the benefit beneficiary, the employer, and a benefit administrator.

Claim 660. (Currently Amended) A computer-implemented method, comprising:

receiving information regarding a selection of an employee benefit, wherein an employee or a benefit beneficiary is previously enrolled in the employee benefit or an employee or a benefit beneficiary is provided with the employee benefit without enrolling in the employee benefit, wherein the information regarding a selection of an employee benefit is received via, on, or over, at least one of the Internet and the World Wide Web;

processing the information regarding a selection of the employee benefit with a first processing device, wherein the first processing device is a computer or a computer system which is accessed via, on, or over, at least one of the Internet and the World Wide Web or which operates on or over at least one of the Internet and the World Wide Web;

receiving a first request for an employee benefit or a first claim for an employee benefit, wherein the first request for an employee benefit or the first claim for an employee benefit is received via, on, or over, at least one of the Internet and the World Wide Web;

processing the first request for an employee benefit or the first claim for an employee benefit with the first processing device or with a second processing device using employee benefit information or employee benefits information ~~stored in a database or a memory device~~, wherein the second processing device is a computer or a computer system which is accessed via, on, or over, at least one of the Internet and the World Wide Web or which operates on or over at least one of the Internet and the World Wide Web, wherein the employee benefits information comprises at least one of vacation time information, personal time information, sick time information, credit union benefit information, employee stock ownership benefit information, and profit sharing benefit information, ~~and at least one of~~ employee discount information, buying service information, tuition reimbursement information, educational assistance program information, in-house training information, child care program information, day care program information, and stock option information;

determining with the first processing device or with the second processing device whether the employee benefit requested in the first request for an employee benefit or the first claim for an employee benefit is to be provided;

generating a first message in response to the first request for an employee benefit or the first claim for an employee benefit, wherein the first message is generated by the first processing device or by the second processing device, and further wherein the first message contains information indicating that at least one of a vacation time benefit, a personal time benefit, a sick time benefit, a credit union benefit, an employee stock ownership benefit, a profit sharing benefit, an employee discount benefit, a buying service benefit, a tuition reimbursement benefit, an educational assistance program benefit, an in-house training benefit, a child care program benefit, a day care program benefit, and a stock option benefit, is provided or will be provided in response to the first request for an employee benefit or the first claim for an employee benefit; and

transmitting the first message to a communication device associated with at least one of the employee, the benefit beneficiary, an employer, and a benefit administrator, wherein the first message is transmitted to the communication device via, on, or over, at least one of the Internet and the World Wide Web;

receiving a second request for an employee benefit or a second claim for an employee benefit, wherein the second request for an employee benefit or the second claim for an employee benefit is made by the employee or by a second employee, and further wherein the second request for an employee benefit or the second claim for an employee benefit is a request or claim for a pension benefit or a retirement benefit;

processing the second request for an employee benefit or the second claim for an employee benefit using pension benefit information or retirement benefit information;

generating a second message in response to the second request for an employee benefit or the second claim for an employee benefit, wherein the second message contains information indicating that a pension benefit or a retirement benefit is provided or will be provided, or indicating that a payment pursuant to a pension benefit or a retirement benefit is provided or will be provided; and

transmitting the second message to the communication device or to a second communication device associated with at

least one of the employee, the second employee, the benefit beneficiary, the employer, and a benefit administrator.

Claim 661. (Currently Amended) A computer-implemented method, comprising:

storing or processing information regarding a benefit provided to an employee pursuant to an employee benefit relationship between the employee and a benefit provider, wherein the benefit is at least one of a ~~healthcare~~ health insurance benefit, a disability insurance benefit, and a life insurance benefit, wherein the employee benefit relationship is established pursuant to or during a first employment relationship between the employee and a first employer;

storing or processing information for providing or maintaining the benefit provided to the employee pursuant to the employee benefit relationship pursuant to or during a second employment relationship between the employee and a second employer, wherein the second employment relationship is a current employment relationship, wherein the benefit provided pursuant to the employee benefit relationship is paid for or provided at least in part by the second employer in or pursuant to the second employment relationship and is included in

employee benefits provided to the employee by the second employer;

receiving a request for information regarding the benefit provided pursuant to the employee benefit relationship which is paid for or provided at least in part by the second employer in or pursuant to the second employment relationship and which is included in employee benefits provided to the employee by the second employer;

processing the request for information regarding the benefit with a processing device using employee benefit information or ~~employee benefits information stored in a database or a memory device~~, wherein the processing device is a computer or a computer system which is accessed via, on, or over, at least one of the Internet and the World Wide Web or which operates on or over at least one of the Internet and the World Wide Web;

generating a message in response to the processing of the request for information regarding the benefit, wherein the message contains a response to the request for information regarding the benefit; and

transmitting the message to a communication device associated with at least one of the employee, a benefit beneficiary, the second employer, and a benefit administrator, wherein the message is transmitted to the communication device via, on, or over, at least one of the Internet and the World Wide Web.

Claim 662. (Previously Presented) The computer-implemented method of Claim 661, further comprising:

receiving a request for an employee benefit or a claim for an employee benefit;

processing the request for an employee benefit or the claim for an employee benefit;

generating a second message in response to the request for an employee benefit or the claim for an employee benefit; and

transmitting the second message to the communication device.



Claim 663. (Previously Presented) The computer-implemented method of Claim 662, wherein the second message contains information indicating that the employee benefit requested in the request for an employee benefit or the claim for an employee benefit is provided or will be provided.

Claim 664. (Previously Presented) The computer-implemented method of Claim 662, further comprising:

providing the employee benefit requested or claimed in the request for an employee benefit or the claim for an employee benefit or providing a payment pursuant to the employee benefit requested or claimed in the request for an employee benefit or the claim for an employee benefit.

Claim 665. (Previously Presented) The computer-implemented method of Claim 661, further comprising:

processing information regarding a registration for the benefit or a second benefit or processing information regarding a subscription to the benefit or a second benefit.

Claim 666. (Previously Presented) The computer-implemented method of Claim 662, further comprising:

processing a request for a status of the request for an employee benefit or the claim for an employee benefit;

generating a third message in response to the request for a status of the request for an employee benefit or the claim for an employee benefit; and

transmitting the third message to the communication device.

Claim 667. (Previously Presented) The computer-implemented method of Claim 661, further comprising:

processing information regarding a purchase of an enhanced benefit or an upgraded benefit.

Claim 668. (Previously Presented) The computer-implemented method of Claim 661, further comprising:

processing information regarding a purchase of an employee benefit or a purchase of at least one of a good, a product, and a service, pursuant to an employee benefit.

Claim 669. (Previously Presented) The computer-implemented method of Claim 661, further comprising:

processing information regarding a change to the benefit or a change to a second benefit.

Claim 670. (Currently Amended) The computer-implemented method of Claim 661, wherein the benefit is a ~~healthcare~~ health insurance benefit.

Claim 671. (Previously Presented) The computer-implemented method of Claim 661, wherein the benefit is a disability insurance benefit.

Claim 672. (Previously Presented) The computer-implemented method of Claim 661, wherein the benefit is a life insurance benefit.

Claims 673-675. (Canceled)

Claim 676. (Previously Presented) The computer-implemented method of Claim 661, wherein the communication device is at least one of a telephone, a handheld computer, and a personal communication device.

Claim 677. (Previously Presented) The computer-implemented method of Claim 661, wherein the communication device is a television or an interactive television.

Claim 678. (Previously Presented) The computer-implemented method of Claim 661, wherein the communication device is a wireless device.

Claim 679. (Previously Presented) The computer-implemented method of Claim 661, wherein the communication device is a kiosk.

Claim 680. (Canceled)

Claim 681. (Previously Presented) The computer-implemented method of Claim 661, wherein the computer-implemented method is also performed or utilized on or over an intranet.

Claim 682. (Previously Presented) The computer-implemented method of Claim 661, wherein the processing device is at least one of a central processing unit, a computer in a network, a server computer, and an Internet server computer.

Claim 683. (Previously Presented) The computer-implemented method of Claim 661, wherein the information regarding a benefit is at least one of automatically updated and updated in real-time.

Claim 684. (Previously Presented) The computer-implemented method of Claim 661, wherein the employee is an independent contractor.

Claim 685. (Previously Presented) The computer-implemented method of Claim 661, further comprising:

processing information regarding a purchase pursuant to an employee discount benefit or a buying service benefit.

Claim 686. (Previously Presented) The computer-implemented method of Claim 661, further comprising:

processing information regarding a registration for a class or a course or processing information regarding a request for a tuition reimbursement.

Claim 687. (Currently Amended) The computer-implemented method of Claim 661, further comprising:

processing information regarding at least one of a selection of a primary care provider, a request for a referral authorization for a specialist, a status of a ~~healthcare~~ health insurance claim, a purchase of a ~~healthcare~~ health insurance benefit, a change in a ~~healthcare~~ health insurance coverage, a status of a disability insurance claim, a purchase of a disability insurance benefit, a change in a disability insurance coverage, a status of a life insurance claim, a purchase of a life insurance benefit, and a change in a life insurance coverage.

Claim 688. (Previously Presented) The computer-implemented method of Claim 661, further comprising:

processing information regarding at least one of a placing of an order with a goods provider or a service provider, a registration with a goods provider or a service provider, a subscription to a goods provider or a service provider, and a status of a pending order.

Claim 689. (Currently Amended) The computer-implemented method of Claim 661, further comprising:

providing information to the second employer regarding a transaction between the employee and at least one of a ~~healthcare~~ health insurance benefit provider, a disability insurance benefit provider, and a life insurance benefit provider.

Claim 690. (Currently Amended) The computer-implemented method of Claim 661, wherein the processing device is linked to at least one of an employer computer, a ~~healthcare~~ health insurance provider computer, a disability insurance provider computer, a life insurance provider computer, a credit union or banking services provider computer, a pension benefit provider computer, a retirement benefit provider computer, and an employee discount provider computer.

Claim 691. (Previously Presented) The computer-implemented method of Claim 661, further comprising:

storing information regarding at least one of a benefit, a benefit package, and a benefit pricing, provided by a benefit provider, and information regarding a requirement for a benefit or a need for a benefit associated with the employer or the employee or a second employee;

processing the information regarding the at least one of a benefit, a benefit package, and a benefit pricing, with the information regarding a requirement for a benefit or a need for a benefit;

identifying a benefit provider for providing at least one of a benefit and benefit information for the requirement for a benefit or for the need for a benefit;

generating a second message containing information regarding the benefit provider, wherein the second message contains information regarding at least one of a benefit, a benefit package, and a benefit pricing, provided by the benefit provider; and

transmitting the second message to the communication device or to a second communication device associated with at least one of the employer, the employee, and the second employee.

Claim 692. (Previously Presented) The computer-implemented method of Claim 661, wherein the message contains a link or a hyperlink to a computer associated with the processing device or to a benefit provider computer.



Claim 693. (Previously Presented) The computer-implemented method of Claim 661, further comprising:

storing or processing information regarding an individual benefits account, wherein the individual benefits account exists independently of the previous employment relationship or the current employment relationship.

Claim 694. (Previously Presented) The computer-implemented method of Claim 661, further comprising:

processing information for pooling employees from a plurality of employers to obtain an employee benefit for the employees of the plurality of employers.

Claim 695. (Previously Presented) The computer-implemented method of Claim 661, further comprising:

providing information to a benefit provider regarding the employee or a second employee who has upgraded a benefit or utilized at least one of a benefit offer, an employee discount benefit, and a buying service benefit.

Claim 696. (Previously Presented) The computer-implemented method of Claim 661, further comprising:

processing information for allowing the employee or a second employee to utilize monies or credits provided by the second employer to obtain an employee benefit from a benefit provider, or processing information for allowing the employee or a second employee to utilize funds provided by the second employer to make a payment to a benefit provider.

Claim 697. (Previously Presented) The computer-implemented method of Claim 661, further comprising:

processing information for establishing or creating an individual benefits account, wherein the individual benefits account exists independently of the previous employment relationship and the current employment relationship, and further wherein the employee pays for or purchases a benefit in whole or in part with at least one of funds, monies, and credits, provided by the first employer or the second employer.

Claim 698. (Previously Presented) The computer-implemented method of Claim 661, further comprising:

utilizing at least one of an intelligent agent, a software agent, and a mobile agent, at least one of to obtain information regarding at least one of a benefit, benefit information availability, a status of a benefit, a status of a benefit claim, and a benefit provider, to request benefit information, to request a service, to purchase a good or a service, to perform an action for or on behalf of at least one of the employee, a benefit beneficiary, the first employer or the second employer, a benefit administrator, and a benefit provider, to report a finding or an action taken, and to purchase a benefit.

Claim 699. (Previously Presented) The computer-implemented method of Claim 661, further comprising:

transmitting at least one of a benefit request form, a benefit information request form, a claim submission form, and a claim status form, to the communication device or to a second communication device associated with the at least one of the employee, a benefit beneficiary, the second employer, and a benefit administrator.

Claim 700. (Previously Presented) The computer-implemented method of Claim 661, further comprising:

transmitting information regarding at least one of a change to a benefit, a change to a benefit account, an activity regarding a benefit account, an offering of a benefit, a posting of an offer to sell a benefit, an advertisement for a benefit, a posting of benefit information, a payment to a deferred income savings account or a pension account, and a payment of a benefit claim.

Claim 701. (Previously Presented) The computer-implemented method of Claim 661, wherein the message is contained or transmitted in at least one of a facsimile transmission, a telephone call, a telephone message, a voice message, a pager message, and a beeper message.

Claim 702. (Previously Presented) The computer-implemented method of Claim 661, further comprising:

utilizing at least one of an electronic power of attorney form, an electronic authorization, an electronic signature, and a digital signature, to file at least one of a medical claim form, a dental claim form, a healthcare claim form, an insurance claim form, a financial transaction form, a financial claim form, a goods order form or a service order form, and a benefit request form.

Claim 703. (Previously Presented) The computer-implemented method of Claim 661, wherein the message is transmitted to the communication device in real-time.

Claim 704. (Previously Presented) The computer-implemented method of Claim 661, further comprising:

effectuating a payment pursuant to the benefit in response to a request for the benefit or a claim for the benefit or a second benefit.

Claim 705. (Previously Presented) The computer-implemented method of Claim 661, wherein the computer-implemented method is performed or utilized via, on, or over, a cable television network.

Claim 706. (Previously Presented) The computer-implemented method of Claim 661, wherein the request for information regarding the benefit is transmitted from the communication device.

Claim 707. (Previously Presented) The computer-implemented method of Claim 661, further comprising:

storing information regarding an individual benefits account, wherein the individual benefits account is utilized by the employee to retain a benefit with a benefit provider independently of a previous employment relationship or the current employment relationship.

Claim 708. (Currently Amended) The computer-implemented method of Claim 707, wherein the individual benefits account includes at least one of a ~~healthcare~~ health insurance benefit, a disability insurance benefit, a life insurance benefit, a pension benefit, and a retirement benefit.

Claim 709. (Currently Amended) A computer-implemented method, comprising:

storing or processing information regarding a benefit provided to an employee pursuant to an employee benefit relationship between the employee and a benefit provider, wherein the benefit is at least one of a ~~healthcare~~ health insurance benefit, a disability insurance benefit, and a life insurance benefit, wherein the employee benefit relationship is established pursuant to or during a first employment relationship between the employee and a first employer;

storing or processing information for providing or maintaining the benefit provided to the employee pursuant to the employee benefit relationship pursuant to or during a second employment relationship between the employee and a second employer, wherein the second employment relationship is a current employment relationship, wherein the benefit provided pursuant to the employee benefit relationship is paid for or provided at least in part by the second employer in or pursuant to the second employment relationship and is included in employee benefits provided to the employee by the second employer;

receiving a request for information regarding the benefit provided pursuant to the employee benefit relationship which is paid for or provided at least in part by the second employer in or pursuant to the second employment relationship and which is included in employee benefits provided to the employee by the second employer, and further wherein the request for information regarding the benefit is transmitted from a communication device associated with at least one of the employee, a benefit beneficiary, the second employer, and a benefit administrator;

processing the request for information regarding the benefit with a processing device, wherein the processing device is a computer or a computer system which is accessed via, on, or over, at least one of the Internet and the World Wide Web or which operates on or over at least one of the Internet and the World Wide Web;

generating a message in response to the processing of the request for information regarding the benefit, wherein the message contains a response to the request for information regarding the benefit; and

transmitting the message to the communication device associated with at least one of the employee, a benefit beneficiary, the second employer, and a benefit administrator, wherein the message is transmitted to the communication device via, on, or over, at least one of the Internet and the World Wide Web.

Claim 710. (Currently Amended) A computer-implemented method, comprising:

storing or processing information regarding a benefit provided to an employee pursuant to an employee benefit



relationship between the employee and a benefit provider, wherein the benefit is at least one of a ~~healthcare~~ health insurance benefit, a disability insurance benefit, and a life insurance benefit, and further wherein the employee benefit relationship is established pursuant to or during a first employment relationship between the employee and a first employer;

storing or processing information for providing or maintaining the benefit provided to the employee pursuant to the employee benefit relationship pursuant to or during a second employment relationship between the employee and a second employer, wherein the second employment relationship is a current employment relationship, wherein the benefit provided pursuant to the employee benefit relationship is paid for or provided at least in part by the second employer in or pursuant to the second employment relationship and is included in employee benefits provided to the employee by the second employer;

receiving a request for the benefit or a claim for the benefit, wherein the benefit is the benefit provided pursuant to the employee benefit relationship which is paid for or provided at least in part by the second employer in or pursuant

to the second employment relationship and which is included in employee benefits provided to the employee by the second employer;

processing the request for the benefit or the claim for the benefit with a processing device, wherein the processing device is a computer or a computer system which is accessed via, on, or over, at least one of the Internet and the World Wide Web or which operates on or over at least one of the Internet and the World Wide Web;

generating a message in response to the processing of the request for the benefit or the claim for the benefit, wherein the message contains a response to the request for the benefit or the claim for the benefit; and

transmitting the message to a communication device associated with at least one of the employee, a benefit beneficiary, the second employer, and a benefit administrator, wherein the message is transmitted to the communication device via, on, or over, at least one of the Internet and the World Wide Web.

Claim 711. (Previously Presented) The computer-implemented method of Claim 710, further comprising:

receiving a request for benefit information;

processing the request for benefit information;

generating a second message in response to the request for benefit information; and

transmitting the second message to the communication device.

Claim 712. (Previously Presented) The computer-implemented method of Claim 710, wherein the message contains information indicating that the benefit requested in the request for the benefit or the claim for the benefit is provided or will be provided.

Claim 713. (Previously Presented) The computer-implemented method of Claim 710, further comprising:

providing the benefit requested or claimed in the request for the benefit or the claim for the benefit.

Claim 714. (Previously Presented) The computer-implemented method of Claim 710, further comprising:

processing information regarding a registration for the benefit or a second benefit or processing information regarding a subscription to the benefit or to a second benefit.

Claim 715. (Previously Presented) The computer-implemented method of Claim 710, further comprising:

processing a request for a status of the request for the benefit or the claim for the benefit;

generating a second message in response to the request for a status of the request for the benefit or the claim for the benefit; and

transmitting the second message to the communication device.

Claim 716. (Currently Amended) The computer-implemented method of Claim 710, wherein the message contains information regarding a providing of a ~~healthcare~~ health

insurance benefit or a providing of a payment pursuant to a ~~healthcare~~ health insurance benefit.

Claim 717. (Previously Presented) The computer-implemented method of Claim 710, wherein the message contains information regarding a providing of a disability insurance benefit or a providing of a payment pursuant to a disability insurance benefit.

Claim 718. (Previously Presented) The computer-implemented method of Claim 710, further comprising:

processing information regarding a purchase of a second benefit or a change to the benefit or to a second benefit.

Claim 719. (Currently Amended) The computer-implemented method of Claim 710, wherein the benefit is a ~~healthcare~~ health insurance benefit.

Claim 720. (Previously Presented) The computer-implemented method of Claim 710, wherein the benefit is a disability insurance benefit.

Claim 721. (Previously Presented) The computer-implemented method of Claim 710, wherein the benefit is a life insurance benefit.

Claim 722. (Canceled)

Claim 723. (Currently Amended) The computer-implemented method of Claim 710, wherein the message contains information regarding at least one of a ~~healthcare~~ health insurance benefit, a disability insurance benefit, a life insurance benefit, a pension benefit, a retirement benefit, an educational assistance benefit, a tuition reimbursement benefit, a credit union benefit, an employee discount program benefit, a buying service benefit, and a stock option benefit.

Claim 724. (Canceled)

Claim 725. (Previously Presented) The computer-implemented method of Claim 710, wherein the communication device is at least one of a personal computer, a laptop computer, a personal digital assistant, a telephone, a handheld computer, and a personal communication device.

Claim 726. (Previously Presented) The computer-implemented method of Claim 710, wherein the communication device is a television or an interactive television.

Claim 727. (Previously Presented) The computer-implemented method of Claim 710, wherein the communication device is a wireless device.

Claim 728. (Previously Presented) The computer-implemented method of Claim 710, wherein the communication device is a kiosk.

Claim 729. (Canceled)

Claim 730. (Previously Presented) The computer-implemented method of Claim 710, wherein the computer-implemented method is also performed or utilized on or over an intranet.

Claim 731. (Previously Presented) The computer-implemented method of Claim 710, wherein the processing device is at least one of a central processing unit, a computer in a network, a server computer, and an Internet server computer.

Claim 732. (Previously Presented) The computer-implemented method of Claim 710, wherein the information regarding a benefit is at least one of automatically updated and updated in real-time.

Claim 733. (Previously Presented) The computer-implemented method of Claim 710, wherein the employee is an independent contractor.

Claim 734. (Previously Presented) The computer-implemented method of Claim 710, further comprising:

processing information regarding a purchase pursuant to an employee discount benefit or a buying service benefit.

Claim 735. (Previously Presented) The computer-implemented method of Claim 710, further comprising:

processing information regarding a registration for a class or a course or processing information regarding a request for a tuition reimbursement.

Claim 736. (Currently Amended) The computer-implemented method of Claim 710, further comprising:



processing information regarding at least one of a selection of a primary care provider, a request for a referral authorization for a specialist, a status of a ~~healthcare~~ health insurance claim, a purchase of a ~~healthcare~~ health insurance benefit, a change in a ~~healthcare~~ health insurance coverage, a status of a disability insurance claim, a purchase of a disability insurance benefit, a change in a disability insurance coverage, a status of a life insurance claim, a purchase of a life insurance benefit, and a change in a life insurance coverage.

Claim 737. (Previously Presented) The computer-implemented method of Claim 710, further comprising:

processing information regarding at least one of a placing of an order with a goods provider or a service provider, a registration with a goods provider or a service provider, a subscription to a goods provider or a service provider, and a status of a pending order.

Claim 738. (Currently Amended) The computer-implemented method of Claim 710, further comprising:

providing information to the second employer regarding a transaction between the employee or a second employee and at least one of a ~~healthcare~~ health insurance benefit provider, a disability insurance benefit provider, and a life insurance benefit provider.

Claim 739. (Currently Amended) The computer-implemented method of Claim 710, wherein the processing device is linked to at least one of an employer computer, a ~~healthcare~~ health insurance provider computer, a disability insurance provider computer, a life insurance provider computer, a credit union or banking services provider computer, a pension benefit provider computer, a retirement benefit provider computer, and an employee discount provider computer.

Claim 740. (Previously Presented) The computer-implemented method of Claim 710, further comprising:

storing information regarding at least one of a benefit, a benefit package, and a benefit pricing, provided by a benefit provider, and information regarding a requirement for a benefit or a need for a benefit associated with at least one of the second employer, the employee, and a second employee;

processing the information regarding the at least one of a benefit, a benefit package, and a benefit pricing, with the information regarding a requirement for a benefit or a need for a benefit;

identifying a benefit provider for providing at least one of a benefit and benefit information for the requirement for a benefit or for the need for a benefit;

generating a second message containing information regarding the benefit provider, wherein the second message contains information regarding at least one of a benefit, a benefit package, and a benefit pricing, provided by the benefit provider; and

transmitting the second message to the communication device or to a second communication device associated with at least one of the second employer, the employee, and the second employee.

Claim 741. (Previously Presented) The computer-implemented method of Claim 710, wherein the message contains a link or a hyperlink to a computer associated with the processing device or to a benefit provider computer.

Claim 742. (Previously Presented) The computer-implemented method of Claim 710, further comprising:

storing information regarding an individual benefits account, wherein the individual benefits account exists independently of the previous employment relationship and the current employment relationship.

Claim 743. (Previously Presented) The computer-implemented method of Claim 710, further comprising:

processing information for pooling employees from a plurality of employers to obtain employee benefits for the employees of the plurality of different employers.

Claim 744. (Previously Presented) The computer-implemented method of Claim 710, further comprising:

providing information to a benefit provider regarding the employee or a second employee who has upgraded a benefit or utilized at least one of a benefit offer, an employee discount benefit, and a buying service benefit.

Claim 745. (Previously Presented) The computer-implemented method of Claim 710, further comprising:

processing information for allowing the employee or a second employee to utilize monies or credits provided by the second employer to obtain an employee benefit from a benefit provider, or processing information for allowing the employee or a second employee to utilize funds provided by the second employer to make a payment to a benefit provider.

Claim 746. (Previously Presented) The computer-implemented method of Claim 710, further comprising:

processing information for establishing or creating an individual benefits account, wherein the individual benefits account exists independently of the previous employment relationship and the current employment relationship, and further wherein the employee pays for or purchases a benefit in whole or in part with at least one of funds, monies, and credits, provided by the second employer.

Claim 747. (Previously Presented) The computer-implemented method of Claim 710, wherein the message contains

information regarding a providing of a life insurance benefit or providing a payment pursuant to a life insurance benefit.

Claim 748. (Previously Presented) The computer-implemented method of Claim 710, further comprising:

transmitting at least one of a benefit request form, a benefit information request form, a claim submission form, and a claim status form, to the communication device or to a second communication device associated with the at least one of the employee, a benefit beneficiary, the second employer, and a benefit administrator.

Claim 749. (Previously Presented) The computer-implemented method of Claim 710, wherein the message contains information regarding a providing of a pension benefit or a retirement benefit or a providing of a payment pursuant to a pension benefit or a retirement benefit.

Claim 750. (Previously Presented) The computer-implemented method of Claim 710, wherein the message is contained in at least one of an electronic mail transmission, an electronic transmission, a facsimile transmission, a

telephone call, a telephone message, a voice message, a pager message, and a beeper message.

Claim 751. (Previously Presented) The computer-implemented method of Claim 710, further comprising:

utilizing at least one of an electronic power of attorney form, an electronic authorization, an electronic signature, and a digital signature, to file at least one of a medical claim form, a dental claim form, a healthcare claim form, an insurance claim form, a financial transaction form, a financial claim form, a goods order form or a service order form, and a benefit request form.

Claim 752. (Previously Presented) The computer-implemented method of Claim 710, wherein the message is transmitted to the communication device in real-time.

Claim 753. (Previously Presented) The computer-implemented method of Claim 710, further comprising:

effectuating a payment pursuant to the benefit in response to the request for the benefit or the claim for the benefit.

Claim 754. (Previously Presented) The computer-implemented method of Claim 710, wherein the computer-implemented method is performed or utilized via, on, or over, a cable television network.

Claim 755. (Previously Presented) The computer-implemented method of Claim 710, wherein the request for the benefit or the claim for the benefit is transmitted from the communication device.

Claim 756. (Previously Presented) The computer-implemented method of Claim 710, further comprising:

storing information regarding an individual benefits account, wherein the individual benefits account is utilized by the employee to retain a benefit with a benefit provider independently of the previous employment relationship and the current employment relationship.

Claim 757. (Previously Presented) The computer-implemented method of Claim 710, further comprising:

storing at least one of vacation time benefit information, personal time benefit information, sick time



benefit information, credit union benefit information, educational assistance benefit information, tuition reimbursement benefit information, employee discount benefit information, and buying service benefit information, wherein the message contains information regarding a providing of at least one of a vacation time benefit, a personal time benefit, a sick time benefit, a credit union benefit, an educational assistance benefit, a tuition reimbursement benefit, an employee discount benefit, and a buying service benefit.

Claim 758. (Previously Presented) The computer-implemented method of Claim 710, further comprising:

transmitting information regarding at least one of a change to a benefit, a change to a benefit account, an activity regarding a benefit account, an offering of a benefit, a posting of an offer to sell a benefit, an advertisement for a benefit, a posting of benefit information, a payment to a deferred income savings account or a pension account, and a payment of a benefit claim.

Claim 759. (Currently Amended) A computer-implemented method, comprising:

storing or processing information regarding a benefit provided to an employee pursuant to an employee benefit relationship between the employee and a benefit provider, wherein the benefit is at least one of a ~~healthcare~~ health insurance benefit, a disability insurance benefit, and a life insurance benefit, and further wherein the employee benefit relationship is established pursuant to or during a first employment relationship between the employee and a first employer;

storing or processing information for providing or maintaining the benefit provided to the employee pursuant to the employee benefit relationship pursuant to or during a second employment relationship between the employee and a second employer, wherein the second employment relationship is a current employment relationship, wherein the benefit provided pursuant to the employee benefit relationship is paid for or provided at least in part by the second employer in or pursuant to the second employment relationship and is included in employee benefits provided to the employee by the second employer;

receiving a request for the benefit or a claim for the benefit, wherein the benefit is the benefit provided pursuant to the employee benefit relationship which is paid for or provided at least in part by the second employer in or pursuant to the second employment relationship and which is included in employee benefits provided to the employee by the second employer, and further wherein the request for the benefit or a claim for the benefit is transmitted from a communication device associated with at least one of the employee, a benefit beneficiary, the second employer, and a benefit administrator;

processing the request for the benefit or the claim for the benefit with a processing device, wherein the processing device is a computer or a computer system which is accessed via, on, or over, at least one of the Internet and the World Wide Web or which operates on or over at least one of the Internet and the World Wide Web;

generating a message in response to the processing of the request for the benefit or the claim for the benefit, wherein the message contains a response to the request for the benefit or the claim for the benefit; and

transmitting the message to the communication device associated with at least one of the employee, a benefit beneficiary, the second employer, and a benefit administrator, wherein the message is transmitted to the communication device via, on, or over, at least one of the Internet and the World Wide Web.

Claim 760. (Previously Presented) The computer-implemented method of Claim 759, further comprising:

storing information regarding an individual benefits account, wherein the individual benefits account is utilized by the employee to retain a benefit with a benefit provider independently of the previous employment relationship and the current employment relationship.

Claim 761. (Currently Amended) The computer-implemented method of Claim 759, wherein the message contains information regarding a providing of at least one of a ~~healthcare~~ health insurance benefit, a disability insurance benefit, a life insurance benefit, a pension benefit, a retirement benefit, a vacation time benefit, a personal time benefit, a sick time benefit, an educational assistance benefit, a tuition reimbursement benefit, a credit union benefit, an employee

discount program benefit, a buying service benefit, or a providing of a payment pursuant to at least one of a ~~healthcare~~ health insurance benefit, a disability insurance benefit, a life insurance benefit, a pension benefit, a retirement benefit, an educational assistance benefit, a tuition reimbursement benefit, and a credit union benefit.

Claim 762. (Previously Presented) A computer-implemented method, comprising:

storing information regarding a request by an employee or a benefit beneficiary to be notified regarding at least one of a posting of an offering of a benefit and a posting of an offer to sell a benefit or a benefit package, wherein the benefit or the benefit package is not available to the employee or the benefit beneficiary in or pursuant to an employment relationship prior to the at least one of a posting of an offering of a benefit and a posting of an offer to sell a benefit or a benefit package;

detecting the at least one of a posting of an offering of a benefit and a posting of an offer to sell a benefit or a benefit package, wherein the at least one of a posting of the offering of a benefit and a posting of an offer to sell a

benefit or a benefit package is automatically detected by a processing device in response to the request by an employee or a benefit beneficiary to be notified regarding the at least one of a posting of an offering of a benefit and a posting of an offer to sell a benefit or a benefit package;

generating a first message containing information regarding the at least one of a posting of an offering of a benefit and a posting of an offer to sell a benefit or a benefit package, wherein the first message is automatically generated by the processing device upon the automatic detection of the at least one of a posting of an offering of a benefit and a posting of an offer to sell a benefit or a benefit package;

transmitting the first message to a first communication device associated with the employee or the benefit beneficiary;

receiving a second message transmitted from the first communication device or transmitted from a second communication device associated with the employee or the benefit beneficiary, wherein the second message contains information regarding a request to enroll the employee or the benefit beneficiary in the benefit or in the benefit package; and

enrolling the employee or the benefit beneficiary in the benefit or the benefit package.

Claim 763. (Previously Presented) The computer-implemented method of Claim 762, wherein the first message is transmitted to the communication device in real-time.

Claim 764. (Previously Presented) The computer-implemented method of Claim 762, wherein the first communication device is at least one of a personal computer, a laptop computer, a personal digital assistant, a telephone, a handheld computer, and a personal communication device.

Claim 765. (Previously Presented) The computer-implemented method of Claim 762, wherein the first communication device is a television or an interactive television.

Claim 766. (Previously Presented) The computer-implemented method of Claim 762, wherein the first communication device is a wireless communication device.

Claim 767. (Previously Presented) The computer-implemented method of Claim 762, wherein the first message is

transmitted to the first communication device via, on, or over, at least one of the Internet and the World Wide Web.

Claim 768. (Previously Presented) The computer-implemented method of Claim 762, wherein the first message is also transmitted to the first communication device via, on, or over, an intranet.

Claim 769. (Previously Presented) The computer-implemented method of Claim 762, wherein information regarding the at least one of a posting of an offering of a benefit and a posting of an offer to sell a benefit or a benefit package is at least one of automatically updated and updated in real-time.

Claim 770. (Currently Amended) The computer-implemented method of Claim 762, further comprising:

processing information regarding at least one of a purchase of a ~~healthcare~~ health insurance benefit, a change in a ~~healthcare~~ health insurance coverage, a purchase of a disability insurance benefit, a change in a disability insurance coverage, a purchase of a life insurance benefit, and a change in a life insurance coverage.



Claim 771. (Previously Presented) The computer-implemented method of Claim 762, further comprising:

processing information regarding at least one of an allocation of pension funds among investment vehicles or options, a changing of an employee pension plan contribution, a filing of a pension benefit claim, a determination of a status of a pending pension benefit claim, an allocation of retirement funds among investment vehicles or options, and a changing of a contribution to a retirement account.

Claim 772. (Currently Amended) The computer-implemented method of Claim 762, wherein the first message is contained or transmitted in at least one of an a facsimile transmission, a telephone call, a telephone message, a voice message, a pager message, and a beeper message.

Claim 773. (Previously Presented) The computer-implemented method of Claim 762, wherein the first message contains a link or a hyperlink to a computer associated with the processing device or to a benefit provider computer.

Claim 774. (Previously Presented) The computer-implemented method of Claim 762, further comprising:

processing employee benefit information, wherein the employee benefit information comprises information regarding an employee benefit associated with an employee, wherein the employee benefit exists from a previous employment relationship with a first employer and is maintained by the employee in a current employment relationship with a second employer, wherein the employee benefit from the previous employment relationship is paid for or provided at least in part by the second employer pursuant to the current employment relationship with the second employer and is included in employee benefits provided to the employee by the second employer, and further wherein the employee benefit information comprises information regarding an individual benefits account, wherein the individual benefits account is utilized by the individual to retain a benefit with a benefit provider independently of an employment relationship.

Claim 775. (Previously Presented) The computer-implemented method of Claim 762, further comprising:

storing information regarding at least one of a benefit, a benefit package, and a benefit pricing, provided by the benefit provider, and information regarding a requirement for a benefit or a need for a benefit associated with the employer or the employee;

processing the information regarding the at least one of a benefit, a benefit package, and a benefit pricing, with the information regarding a requirement for a benefit or a need for a benefit;

identifying a benefit provider for providing at least one of a benefit and benefit information for the requirement for a benefit or for the need for a benefit;

generating a third message containing information regarding the benefit provider, wherein the third message contains information regarding at least one of a benefit, a benefit package, and a benefit pricing, provided by the benefit provider; and

transmitting the third message to the first communication device.

Claim 776. (Previously Presented) A computer-implemented method, comprising:

storing information regarding a request by a benefit provider to be notified regarding a posting by an employee or a benefit beneficiary of at least one of a need, a request, and

a requirement, to buy or to obtain a benefit or a benefit package, wherein the benefit or the benefit package is not available to the employee or the benefit beneficiary in or pursuant to an employment relationship at the time of the posting of the at least one of a need, a request, and a requirement, to buy or to obtain a benefit or a benefit package;

detecting the posting by an employee or a benefit beneficiary of at least one of a need, a request, and a requirement, to buy or to obtain a benefit or a benefit package, wherein the posting of at least one of a need, a request, and a requirement, to buy or to obtain a benefit or a benefit package is automatically detected by a processing device in response to the request by a benefit provider to be notified regarding a posting by an employee or a benefit beneficiary of at least one of a need, a request, and a requirement, to buy or to obtain a benefit or a benefit package;

generating a message containing information regarding the posting of at least one of a need, a request, and a requirement, to buy or to obtain a benefit or a benefit package, wherein the message is automatically generated by the

processing device upon the automatic detection of the posting of at least one of a need, a request, and a requirement, to buy or to obtain a benefit or a benefit package;

transmitting the message to a communication device associated with the benefit provider; and

enrolling the employee or the benefit beneficiary in the benefit or the benefit package.

Claim 777. (Previously Presented) The computer-implemented method of Claim 776, wherein the message is transmitted to the communication device in real-time.

Claim 778. (Previously Presented) The computer-implemented method of Claim 776, wherein the message is transmitted to the communication device via, on, or over, at least one of the Internet and the World Wide Web.

Claim 779. (Previously Presented) The computer-implemented method of Claim 776, wherein the message is also transmitted to the communication device via, on, or over, an intranet.

Claim 780. (Previously Presented) The computer-implemented method of Claim 776, wherein the information regarding the posting by an employee or a benefit beneficiary of at least one of a need, a request, and a requirement, to buy or to obtain a benefit or a benefit package is at least one of automatically updated and updated in real-time.

Claim 781. (Currently Amended) The computer-implemented method of Claim 776, further comprising:

processing information regarding at least one of a purchase of a ~~healthcare~~ health insurance benefit, a change in a ~~healthcare~~ health insurance coverage, a purchase of a disability insurance benefit, a change in a disability insurance coverage, a purchase of a life insurance benefit, and a change in a life insurance coverage.

Claim 782. (Currently Amended) The computer-implemented method of Claim 544, further comprising:

receiving a second request for an employee benefit or a second claim for an employee benefit, wherein the second request for an employee benefit or the second claim for an

employee benefit is made by the employee or by a second employee pursuant to or under a second employee benefit;

processing the second request for an employee benefit or the second claim for an employee benefit;

generating a second message in response to the second request for an employee benefit or the second claim for an employee benefit, wherein the second message contains at least one of information regarding a providing of the employee benefit requested or claimed in the second request for an employee benefit or the second claim for an employee benefit or a providing of a payment pursuant to the employee benefit requested or claimed in the second request for an employee benefit or the second claim for an employee benefit, wherein the employee benefit requested or claimed in the second request for an employee benefit or the second claim for an employee benefit is a ~~healthcare~~ health insurance benefit; and

transmitting the second message to the communication device or to a second communication device associated with at least one of the employee, a second employee, the benefit beneficiary, the employer, and a benefit administrator.

Claim 783. (Previously Presented) The computer-implemented method of Claim 544, further comprising:

receiving a second request for an employee benefit or a second claim for an employee benefit, wherein the second request for an employee benefit or the second claim for an employee benefit is made by the employee or by a second employee pursuant to or under a second employee benefit;

processing the second request for an employee benefit or the second claim for an employee benefit;

generating a second message in response to the second request for an employee benefit or the second claim for an employee benefit, wherein the second message contains at least one of information regarding a providing of the employee benefit requested or claimed in the second request for an employee benefit or the second claim for an employee benefit or a providing of a payment pursuant to the employee benefit requested or claimed in the second request for an employee benefit or the second claim for an employee benefit, wherein the employee benefit requested or claimed in the second request for an employee benefit or the second claim for an employee benefit is a disability insurance benefit; and



transmitting the second message to the communication device or to a second communication device associated with at least one of the employee, a second employee, the benefit beneficiary, the employer, and a benefit administrator.

Claim 784. (Previously Presented) The computer-implemented method of Claim 544, further comprising:

receiving a second request for an employee benefit or a second claim for an employee benefit, wherein the second request for an employee benefit or the second claim for an employee benefit is made by the employee or by a second employee pursuant to or under a second employee benefit;

processing the second request for an employee benefit or the second claim for an employee benefit;

generating a second message in response to the second request for an employee benefit or the second claim for an employee benefit, wherein the second message contains at least one of information regarding a providing of the employee benefit requested or claimed in the second request for an employee benefit or the second claim for an employee benefit or a providing of a payment pursuant to the employee benefit

requested or claimed in the second request for an employee benefit or the second claim for an employee benefit, wherein the employee benefit requested or claimed in the second request for an employee benefit or the second claim for an employee benefit is a life insurance benefit; and

transmitting the second message to the communication device or to a second communication device associated with at least one of the employee, a second employee, the benefit beneficiary, the employer, and a benefit administrator.

Claim 785. (Previously Presented) The computer-implemented method of Claim 544, further comprising:

receiving a second request for an employee benefit or a second claim for an employee benefit, wherein the second request for an employee benefit or the second claim for an employee benefit is made by the employee or by a second employee pursuant to or under a second employee benefit;

processing the second request for an employee benefit or the second claim for an employee benefit;

generating a second message in response to the second request for an employee benefit or the second claim for an employee benefit, wherein the second message contains at least one of information regarding a providing of the employee benefit requested or claimed in the second request for an employee benefit or the second claim for an employee benefit or a providing of a payment pursuant to the employee benefit requested or claimed in the second request for an employee benefit or the second claim for an employee benefit, wherein the employee benefit requested or claimed in the second request for an employee benefit or the second claim for an employee benefit is a pension benefit; and

transmitting the second message to the communication device or to a second communication device associated with at least one of the employee, a second employee, the benefit beneficiary, the employer, and a benefit administrator.

Claim 786. (Previously Presented) The computer-implemented method of Claim 544, further comprising:

receiving a second request for an employee benefit or a second claim for an employee benefit, wherein the second request for an employee benefit or the second claim for an

employee benefit is made by the employee or by a second employee pursuant to or under a second employee benefit;

processing the second request for an employee benefit or the second claim for an employee benefit;

generating a second message in response to the second request for an employee benefit or the second claim for an employee benefit, wherein the second message contains at least one of information regarding a providing of the employee benefit requested or claimed in the second request for an employee benefit or the second claim for an employee benefit or a providing of a payment pursuant to the employee benefit requested or claimed in the second request for an employee benefit or the second claim for an employee benefit, wherein the employee benefit requested or claimed in the second request for an employee benefit or the second claim for an employee benefit is an employee stock ownership benefit; and

transmitting the second message to the communication device or to a second communication device associated with at least one of the employee, a second employee, the benefit beneficiary, the employer, and a benefit administrator.

Claims 787-789. (Canceled)

Claim 790. (Previously Presented) The computer-implemented method of Claim 544, further comprising:

receiving a second request for an employee benefit or a second claim for an employee benefit, wherein the second request for an employee benefit or the second claim for an employee benefit is made by the employee or by a second employee pursuant to or under a second employee benefit;

processing the second request for an employee benefit or the second claim for an employee benefit;

generating a second message in response to the second request for an employee benefit or the second claim for an employee benefit, wherein the second message contains at least one of information regarding a providing of the employee benefit requested or claimed in the second request for an employee benefit or the second claim for an employee benefit or a providing of a payment pursuant to the employee benefit requested or claimed in the second request for an employee benefit or the second claim for an employee benefit, wherein the employee benefit requested or claimed in the second request

for an employee benefit or the second claim for an employee benefit is a credit union benefit; and

transmitting the second message to the communication device or to a second communication device associated with at least one of the employee, a second employee, the benefit beneficiary, the employer, and a benefit administrator.

Claim 791. (Previously Presented) The computer-implemented method of Claim 544, further comprising:

receiving a second request for an employee benefit or a second claim for an employee benefit, wherein the second request for an employee benefit or the second claim for an employee benefit is made by the employee or by a second employee pursuant to or under a second employee benefit;

processing the second request for an employee benefit or the second claim for an employee benefit;

generating a second message in response to the second request for an employee benefit or the second claim for an employee benefit, wherein the second message contains at least one of information regarding a providing of the employee

benefit requested or claimed in the second request for an employee benefit or the second claim for an employee benefit or a providing of a payment pursuant to the employee benefit requested or claimed in the second request for an employee benefit or the second claim for an employee benefit, wherein the employee benefit requested or claimed in the second request for an employee benefit or the second claim for an employee benefit is a profit sharing benefit; and

transmitting the second message to the communication device or to a second communication device associated with at least one of the employee, a second employee, the benefit beneficiary, the employer, and a benefit administrator.

Claims 792-793. (Canceled)

Claim 794. (Previously Presented) The computer-implemented method of Claim 544, further comprising:

receiving a second request for an employee benefit or a second claim for an employee benefit, wherein the second request for an employee benefit or the second claim for an employee benefit is made by the employee or by a second employee pursuant to or under a second employee benefit;

processing the second request for an employee benefit or the second claim for an employee benefit;

generating a second message in response to the second request for an employee benefit or the second claim for an employee benefit, wherein the second message contains at least one of information regarding a providing of the employee benefit requested or claimed in the second request for an employee benefit or the second claim for an employee benefit or a providing of a payment pursuant to the employee benefit requested or claimed in the second request for an employee benefit or the second claim for an employee benefit, wherein the employee benefit requested or claimed in the second request for an employee benefit or the second claim for an employee benefit is a retirement benefit; and

transmitting the second message to the communication device or to a second communication device associated with at least one of the employee, a second employee, the benefit beneficiary, the employer, and a benefit administrator.

Claims 795-798. (Canceled)



Claim 799. (Previously Presented) The computer-implemented method of Claim 544, wherein the message contains information indicating that an employee discount benefit is provided or will be provided.

Claim 800. (Previously Presented) The computer-implemented method of Claim 544, wherein the message contains information indicating that a buying service benefit is provided or will be provided.

Claim 801. (Previously Presented) The computer-implemented method of Claim 544, wherein the message contains information indicating that a tuition reimbursement benefit is provided or will be provided.

Claim 802. (Previously Presented) The computer-implemented method of Claim 544, wherein the message contains information indicating that an educational assistance program benefit is provided or will be provided.

Claim 803. (Previously Presented) The computer-implemented method of Claim 544, wherein the message contains information indicating that an in-house training benefit is provided or will be provided.

Claim 804. (Previously Presented) The computer-implemented method of Claim 544, wherein the message contains information indicating that a profit sharing benefit is provided or will be provided.

Claim 805. (Previously Presented) The computer-implemented method of Claim 544, wherein the message contains information indicating that a child care program benefit is provided or will be provided.

Claim 806. (Previously Presented) The computer-implemented method of Claim 544, wherein the message contains information indicating that a day care program benefit is provided or will be provided.

Claim 807. (Previously Presented) The computer-implemented method of Claim 544, wherein the message contains information indicating that a stock option benefit is provided or will be provided.

Claim 808. (Previously Presented) The computer-implemented method of Claim 544, wherein the message contains information indicating that a credit union benefit or an

employee stock ownership benefit is provided or will be provided.

Claim 809. (Currently Amended) The computer-implemented method of Claim 544, wherein the message contains information indicating that a ~~healthcare~~ health insurance benefit is provided or will be provided.

Claim 810. (Previously Presented) The computer-implemented method of Claim 544, wherein the message contains information indicating that a disability insurance benefit is provided or will be provided.

Claim 811. (Previously Presented) The computer-implemented method of Claim 544, wherein the message contains information indicating that a life insurance benefit is provided or will be provided.

Claim 812. (Previously Presented) The computer-implemented method of Claim 544, wherein the communication device is a personal computer or a laptop computer.

Claim 813. (Previously Presented) The computer-implemented method of Claim 544, wherein the communication device is a personal digital assistant.

Claim 814. (Previously Presented) The computer-implemented method of Claim 544, wherein the message is contained in an electronic mail message or transmitted in an electronic mail message.

Claim 815. (Previously Presented) The computer-implemented method of Claim 661, wherein the communication device is a personal computer or a laptop computer.

Claim 816. (Previously Presented) The computer-implemented method of Claim 661, wherein the communication device is a personal digital assistant.

Claim 817. (Previously Presented) The computer-implemented method of Claim 661, wherein the message is contained in an electronic mail message or transmitted in an electronic mail message.

Claim 818. (Previously Presented) The computer-implemented method of Claim 762, wherein the first

communication device is a personal computer or a laptop computer.

Claim 819. (Previously Presented) The computer-implemented method of Claim 762, wherein the first communication device is a personal digital assistant.

Claim 820. (Previously Presented) The computer-implemented method of Claim 762, wherein the first message is contained in an electronic mail message or transmitted in an electronic mail message.

Claim 821. (New) The computer-implemented method of Claim 544, further comprising:

receiving a second request for an employee benefit or a second claim for an employee benefit, wherein the second request for an employee benefit or the second claim for an employee benefit is made by the employee or by a second employee pursuant to or under a second employee benefit;

processing the second request for an employee benefit or the second claim for an employee benefit;

generating a second message in response to the second request for an employee benefit or the second claim for an employee benefit, wherein the second message contains information regarding a providing of the employee benefit requested or claimed in the second request for an employee benefit or the second claim for an employee benefit, wherein the employee benefit requested or claimed in the second request for an employee benefit or the second claim for an employee benefit is a vacation time benefit, and further wherein the second message contains information indicating that a vacation time benefit is provided or will be provided; and

transmitting the second message to the communication device or to a second communication device associated with at least one of the employee, a second employee, the benefit beneficiary, the employer, and a benefit administrator.

Claim 822. (New) The computer-implemented method of Claim 544, further comprising:

receiving a second request for an employee benefit or a second claim for an employee benefit, wherein the second request for an employee benefit or the second claim for an

employee benefit is made by the employee or by a second employee pursuant to or under a second employee benefit;

processing the second request for an employee benefit or the second claim for an employee benefit;

generating a second message in response to the second request for an employee benefit or the second claim for an employee benefit, wherein the second message contains information regarding a providing of the employee benefit requested or claimed in the second request for an employee benefit or the second claim for an employee benefit, wherein the employee benefit requested or claimed in the second request for an employee benefit or the second claim for an employee benefit is a personal time benefit, and further wherein the second message contains information indicating that a personal time benefit is provided or will be provided; and

transmitting the second message to the communication device or to a second communication device associated with at least one of the employee, a second employee, the benefit beneficiary, the employer, and a benefit administrator.

Claim 823. (New) The computer-implemented method of Claim 544, further comprising:

receiving a second request for an employee benefit or a second claim for an employee benefit, wherein the second request for an employee benefit or the second claim for an employee benefit is made by the employee or by a second employee pursuant to or under a second employee benefit;

processing the second request for an employee benefit or the second claim for an employee benefit;

generating a second message in response to the second request for an employee benefit or the second claim for an employee benefit, wherein the second message contains information regarding a providing of the employee benefit requested or claimed in the second request for an employee benefit or the second claim for an employee benefit, wherein the employee benefit requested or claimed in the second request for an employee benefit or the second claim for an employee benefit is a sick time benefit, and further wherein the second message contains information indicating that a sick time benefit is provided or will be provided; and



transmitting the second message to the communication device or to a second communication device associated with at least one of the employee, a second employee, the benefit beneficiary, the employer, and a benefit administrator.